

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**District of Maryland**

In re **James Alan Cramer, Sr.**Case No. **08-24488**

Debtor

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>216,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>3,981.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>264,554.32</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>7</b>		<b>26,486.38</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>5,729.36</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>5,276.00</b>
Total Number of Sheets of ALL Schedules		<b>19</b>			
			<b>Total Assets</b>	<b>219,981.00</b>	
			Total Liabilities	<b>291,040.70</b>	

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court  
District of Maryland**

In re **James Alan Cramer, Sr.**Case No. **08-24488**

Debtor

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>716.63</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>716.63</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>5,729.36</b>
Average Expenses (from Schedule J, Line 18)	<b>5,276.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>6,328.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	<b>47,049.32</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	<b>0.00</b>
4. Total from Schedule F	<b>26,486.38</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	<b>73,535.70</b>

B6A (Official Form 6A) (12/07)

In re James Alan Cramer, Sr.,  
Debtor

Case No. 08-24488**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Location: 2919 Salisbury Avenue, Sparrows Point MD value = 240,000 less 10% costs of sale</b>	<b>Joint tenant</b>	<b>J</b>	<b>216,000.00</b>	<b>254,134.32</b>

Sub-Total > **216,000.00** (Total of this page)

Total > **216,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re James Alan Cramer, Sr.,  
Debtor

Case No. 08-24488

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on Hand</b>	-	<b>25.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Bank of America checking/savings</b>	J	<b>250.00</b>
		<b>First Mariner Bank</b>	J	<b>1.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods and Furnishings</b>	-	<b>1,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Clothing</b>	-	<b>500.00</b>
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>life insurance through work no cash value</b>	-	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	X			
				<b>Sub-Total &gt;</b>
				<b>2,276.00</b>
			(Total of this page)	

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re James Alan Cramer, Sr.,  
 \_\_\_\_\_, Debtor

Case No. 08-24488

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>401k plan</b>	-	<b>200.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
<b>Sub-Total &gt;</b> (Total of this page)				<b>200.00</b>

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re James Alan Cramer, Sr.,  
Debtor

Case No. 08-24488

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Plymouth Voyager w/100,000 miles condition: fair	J	1,505.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	<b>1,505.00</b>
(Total of this page)	
Total >	<b>3,981.00</b>

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re James Alan Cramer, Sr.,  
Debtor

Case No. 08-24488**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
Location: 2919 Salisbury Avenue, Sparrows Point MD value = 240,000 less 10% costs of sale	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	216,000.00
<b>Cash on Hand</b>			
Cash on Hand	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	25.00	25.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Bank of America checking/savings	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	250.00	250.00
First Mariner Bank	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1.00	1.00
<b>Household Goods and Furnishings</b>			
Household Goods and Furnishings	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4) Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	1,000.00 500.00	1,500.00
<b>Wearing Apparel</b>			
Clothing	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	500.00	500.00
<b>Interests in Insurance Policies</b>			
life insurance through work no cash value	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
401k plan	Md. Code Ann., Cts. & Jud. Proc. § 11-504(h)	200.00	200.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
1994 Plymouth Voyager w/100,000 miles condition: fair	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	1,505.00
		Total:	2,476.00
			219,981.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re James Alan Cramer, Sr.,  
 Debtor

Case No. 08-24488**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T  U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>6072053238197640</b>		Opened 7/01/08 Last Active 9/01/08  1994 Plymouth Voyager w/100,000 miles condition: fair	X	J		
Citifinancial, Inc. c/o The Corporation Trust, Inc. 300 E. Lombard Street Baltimore, MD 21202	X	Value \$ 1,505.00			10,420.00	8,915.00
Account No. <b>160633692</b>		Opened 4/12/07 Last Active 9/05/08  Deed of Trust  Location: 2919 Salisbury Avenue, Sparrows Point MD value = 240,000 less 10% costs of sale	X	J		
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	X	Value \$ 216,000.00			254,134.32	38,134.32
Account No.		Value \$				
Account No.		Value \$				
0 continuation sheets attached		Subtotal (Total of this page)			264,554.32	47,049.32
		Total (Report on Summary of Schedules)			264,554.32	47,049.32

In re James Alan Cramer, Sr.,  
Debtor

Case No. 08-24488

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

B6F (Official Form 6F) (12/07)

In re James Alan Cramer, Sr.,  
Debtor

Case No. 08-24488**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOUR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				C	U	D	
Account No. <b>1020090468</b>			Opened 1/01/08 Collection Attorney Sprint				<b>520.00</b>
Afni, Inc. Attn: DP Recovery Support Po Box 3427 Bloomington, IL 61702	-						
Account No. <b>1020335314</b>			10 Verizon On Line				<b>136.00</b>
Afni, Inc. Attn: DP Recovery Support Po Box 3427 Bloomington, IL 61702	-						
Account No. <b>5694867</b>			Opened 6/01/08 Cash Supply				<b>780.00</b>
Ais Services Llc 50 California St Ste 150 San Francisco, CA 94111	-						
Account No. <b>734296204610QQQQQ</b>			Med1 Lca Laboratory Corp Of Americ				<b>259.00</b>
Amca 2269 S Saw Mill Elmsford, NY 10523	-						
<b>6</b> continuation sheets attached				Subtotal (Total of this page)			<b>1,695.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re

**James Alan Cramer, Sr.**Case No. **08-24488**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>41627786</b>		Opened 2/01/08 Collection Attorney Hsbc Bank Nevada Na				
<b>Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714</b>	-					<b>1,573.00</b>
Account No. <b>39112587</b>		Opened 9/01/07 Collection Attorney Cortrust Bank N.A.				
<b>Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714</b>	-					<b>592.00</b>
Account No. <b>XV3379</b>		NCO Portfolio Management/AT&T				
<b>Assetcare, Inc. Pob 15380 Wilmington, DE 19850-5380</b>	-					<b>716.63</b>
Account No. <b>78644893 &amp; 83745770 &amp; 73342584</b>		medical				
<b>Baltimore Washington Medical Center Pob 5995 Peoria, IL 61601-5995</b>	-					<b>1,352.44</b>
Account No.		consumer debt				
<b>Best Buy Retail Services PO Box 17298 Baltimore, MD 21297-1298</b>	-					<b>Unknown</b>
Sheet no. <b>1</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>4,234.07</b>

B6F (Official Form 6F) (12/07) - Cont.

In re

**James Alan Cramer, Sr.**Case No. **08-24488**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Credit Card Debt				
Capital One P.O. Box 85015 Richmond, VA 23285-5015	-					3,894.62
Account No. 540168302039		Opened 4/01/06 Last Active 10/12/07 CreditCard				
Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850	-					3,342.00
Account No. 01300-000141		consumer debt				
Chesapeake Finance, LLC 6759 Holabird Avenue, Ste. A Pob 9151 Dundalk, MD 21222	X -					1,500.00
Account No. 627645200141		Opened 6/06/06 Last Active 1/14/08 ChargeAccount				
Citfingerhut	-					684.00
Account No. 6044086014441132		Opened 1/01/08 Ge Capital Home Shopping Netwo				
Collection Attn: Bankruptcy Po Box 9134 Needham, MA 02494	-					567.00
Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>9,987.62</b>

B6F (Official Form 6F) (12/07) - Cont.

In re James Alan Cramer, Sr.,  
DebtorCase No. 08-24488**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT T	UNLIQUIDATED D	DISPUTED E	AMOUNT OF CLAIM
Account No. <b>1482</b>			HSBC Bank				
<b>Corporate Receivables</b> P.O. Box 32995 Phoenix, AZ 85064-2995	-						<b>1,283.50</b>
Account No.			<b>consumer debt</b>				
<b>Country Club Apartments</b> 7491 East Furnace Branch Road Glen Burnie, MD 21060	-						<b>Unknown</b>
Account No. <b>907143B71275</b>			Med1 02 Harborview Anesthesia				
<b>Delmarva Col</b> Pob 37 Salisbury, MD 21803	-						<b>450.00</b>
Account No. <b>917439831</b>			Cingular Wireless				
<b>Financial Asset Management</b> Systems, Inc. P.o. Box 451409 Atlanta, GA 31145-9409	-						<b>890.88</b>
Account No. <b>4785</b>			<b>consumer debt</b>				
<b>Fingerhut</b> Pob 166 Newark, NJ 07101-0166	-						<b>497.59</b>
Sheet no. <b>3</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>3,121.97</b>

B6F (Official Form 6F) (12/07) - Cont.

In re James Alan Cramer, Sr.,  
Debtor

Case No. 08-24488

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>3873</b>		Pep Boys				<b>707.20</b>
GE Money Bank Pob 960061 Orlando, FL 32896-0061	-					
Account No. <b>214609E19068</b>	J	Med1 01 North Arundel Cardiology Ser				
Ibo/credit 1100 Charles Ave S Dunbar, WV 25064						<b>69.00</b>
Account No. <b>0764</b>	-	consumer debt				
JCPenney Pob 960090 Orlando, FL 32896-0090						<b>957.50</b>
Account No. <b>448711111</b>	-	Opened 9/01/08 Collection Attorney T-Mobile				
Law Office Of M.n.kay 7 Penn Plz New York, NY 10001						<b>1,678.00</b>
Account No. <b>11155975</b>	-	Daljeet Singh Sindhu M				
LCA Pob 2240 Burlington, NC 27216-2240						<b>172.00</b>
Sheet no. <b>4</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>3,583.70</b>

B6F (Official Form 6F) (12/07) - Cont.

In re James Alan Cramer, Sr.,  
Debtor

Case No. 08-24488

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>712403572</b>		Opened 8/01/08 Collection Attorney Med1 North Arundel Emergency Phys				
Nco Financial Systems 507 Prudential Rd Horsham, PA 19044	-					<b>443.00</b>
Account No. <b>5406330011205168</b>		Opened 2/01/08 Hsbc				
Portfolio Recvry&affil 120 Corporate Blvd Ste 1 Norfolk, VA 23502	-					<b>588.00</b>
Account No. <b>2570101</b>		2007 medical				
Retina Associates, P.C. Pob 219 Windsor, CT 06095-0219	-					<b>231.00</b>
Account No. <b>3322118878</b>		Resurgent Capital				
Sentry Credit, Inc. 2809 Grand Avenue Everett, WA 98201	-					<b>1,052.02</b>
Account No. <b>34761</b>		Opened 10/01/05 Last Active 2/12/08 ChargeAccount				
Target Po Box 9475 Minneapolis, MN 55440	-					<b>957.00</b>
Sheet no. <b>5</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>3,271.02</b>

B6F (Official Form 6F) (12/07) - Cont.

In re James Alan Cramer, Sr.,  
Debtor

Case No. 08-24488

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>193546473</b>		Opened 2/01/07 Last Active 8/01/07 Agriculture				
<b>Verizon Maryland Inc 500 Technology Dr Weldon Spring, MO 63304</b>	-					<b>314.00</b>
Account No. <b>845123616</b>		Opened 11/01/05 Last Active 8/01/07 Agriculture				
<b>Verizon Maryland Inc 500 Technology Dr Weldon Spring, MO 63304</b>	-					<b>279.00</b>
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <b>6</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>593.00</b>
			Total (Report on Summary of Schedules)			<b>26,486.38</b>

In re

**James Alan Cramer, Sr.**Case No. **08-24488**

Debtor

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or ContractDescription of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.**0**

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re James Alan Cramer, Sr.,  
Debtor

Case No. 08-24488

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Harold Grubb 9704 Liberty Road Randallstown, MD 21133	Citifinancial, Inc. c/o The Corporation Trust, Inc. 300 E. Lombard Street Baltimore, MD 21202
James Alan Cramer, Jr. 2919 Salisbury Avenue Sparrows Point, MD 21219	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062
James Alan Cramer, Jr. 2919 Salisbury Avenue Sparrows Point, MD 21219	Chesapeake Finance, LLC 6759 Holabird Avenue, Ste. A Pob 9151 Dundalk, MD 21222

## B6I (Official Form 6I) (12/07)

In re James Alan Cramer, Sr.

Case No. 08-24488

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Married	None.	
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	glass cutter	homemaker
Name of Employer	Banner Glass, Inc.	
How long employed	8 years	
Address of Employer	Pob 8340 Silver Spring, MD 20907-8340	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 2,253.33	\$ 0.00
\$ 0.00	\$ 0.00

## 3. SUBTOTAL

\$ 2,253.33	\$ 0.00
-------------	---------

## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): \_\_\_\_\_

\$ 375.96	\$ 0.00
\$ 237.01	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 612.97	\$ 0.00
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## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 1,640.36	\$ 0.00
-------------	---------

7. Regular income from operation of business or profession or farm (Attach detailed statement)  
 8. Income from real property  
 9. Interest and dividends  
 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
 11. Social security or government assistance  
 (Specify): \_\_\_\_\_

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

## 12. Pension or retirement income

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

## 13. Other monthly income

\$ 2,100.00	\$ 0.00
\$ 1,989.00	\$ 0.00

(Specify): son's contribution to household  
daughter-in-law's contribution

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 4,089.00	\$ 0.00
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## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 5,729.36	\$ 0.00
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## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
 Debtor was out on workman's compensation from 7/17/08 through 8/1/08.

B6J (Official Form 6J) (12/07)

In re James Alan Cramer, Sr.

Case No. 08-24488

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,819.00
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No _____	
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No _____	
2. Utilities:	
a. Electricity and heating fuel	\$ 300.00
b. Water and sewer	\$ 13.00
c. Telephone	\$ 0.00
d. Other See Detailed Expense Attachment	\$ 113.00
3. Home maintenance (repairs and upkeep)	\$ 50.00
4. Food	\$ 1,200.00
5. Clothing	\$ 200.00
6. Laundry and dry cleaning	\$ 100.00
7. Medical and dental expenses	\$ 200.00
8. Transportation (not including car payments)	\$ 250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 90.00
10. Charitable contributions	\$ 90.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 0.00
c. Health	\$ 0.00
d. Auto	\$ 57.00
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 0.00
b. Other citifinancial lien on car	\$ 244.00
c. Other	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other Auto Maintenance	\$ 250.00
Other Personal care items, hair cuts & misc.	\$ 300.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 5,276.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 5,729.36
b. Average monthly expenses from Line 18 above	\$ 5,276.00
c. Monthly net income (a. minus b.)	\$ 453.36

B6J (Official Form 6J) (12/07)

In re James Alan Cramer, Sr.Case No. 08-24488

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

CABLE	\$	73.00
CELL	\$	40.00
<b>Total Other Utility Expenditures</b>	<b>\$</b>	<b>113.00</b>

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court  
District of Maryland**In re James Alan Cramer, Sr.

Debtor(s)

Case No. 08-24488  
Chapter 13**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date December 5, 2008Signature /s/ James Alan Cramer, Sr.  
James Alan Cramer, Sr.  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.